

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | Brenda A. Minto | Social Security number or ITIN | xxx-xx-4597 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 17-20260-JAD | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brenda A. Minto

5/3/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Brenda A. Minto
 Debtor

Case No. 17-20260-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: May 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2017.

db
 14353717 +Brenda A. Minto, 527 McKinley Avenue, Butler, PA 16001-4105
 14353719 Butler Armco Credit Union, P.O. Box 4519, Carol Stream, IL 60197-4519
 14353720 Butler Memorial Hospital, P.O. Box 37171, Baltimore, MD 21297-3171
 14353723 +CCB/Dental First, P.O. Box 182120, Columbus, OH 43218-2120
 ++COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623
 (address filed with court: Collection Service Center, P.O. Box 1623, Butler, PA 16003-1623)
 14353721 Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037
 14353722 +Citibank/Citigroup, Bankruptcy Dept., P.O. Box 6034, Sioux Falls, SD 57117-6034
 14353727 +Dr. Richard Latuska, 102 Technology Drive, No. 230, Butler, PA 16001-1784
 14353728 EIS Collections, P.O. Box 1398, Reynoldsburg, OH 43068-6398
 14353729 One Main Financial, Bankruptcy Department, P.O. Box 140489, Irving, TX 75014-0489
 14353731 PA Employees Credit Union, P.O. Box 67013, Harrisburg, PA 17106-7013
 14353740 Union Plus, P.O. Box 71104, Charlotte, NC 28272-1104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QRSHEARER.COM May 04 2017 00:53:00 Robert Shearer, 5703 Brewster Lane,
 Erie, PA 16505-1109
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 04 2017 00:53:24 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14353716 EDI: BANKAMER.COM May 04 2017 00:53:00 Bank of America, P.O. Box 15222,
 Wilmington, DE 19886-5222
 14353718 E-mail/Text: mmconnell@baecu.com May 04 2017 00:53:51 Butler Armco Employees Credit Union,
 P.O. Box 1589, Butler, PA 16003-1589
 14353725 EDI: WFNNB.COM May 04 2017 00:53:00 CP/Bon Ton, P.O. Box 182125,
 Columbus, OH 43218-2125
 14353724 +EDI: WFNNB.COM May 04 2017 00:53:00 Comenity Capital Bank/Boscovs, P.O. Box 182120,
 Columbus, OH 43218-2120
 14353726 EDI: DISCOVER.COM May 04 2017 00:53:00 Discover, P.O. Box 15316,
 Wilmington, DE 19850-5316
 14353730 +EDI: AGFINANCE.COM May 04 2017 00:53:00 One Main Financial, 110 Point Plaza,
 Butler, PA 16001-2540
 14353732 +E-mail/Text: paparalegals@pandf.us May 04 2017 00:54:13 Patenaude & Felix,
 501 Corporate Dr, Southpointe Ste 205, Canonsburg, PA 15317-8584
 14353734 EDI: RMSC.COM May 04 2017 00:53:00 SYNCEB/American Eagle, P.O. Box 965005,
 Orlando, FL 32896-5005
 14353735 EDI: RMSC.COM May 04 2017 00:53:00 SYNCEB/Dicks Sporting Goods, P.O. Box 965005,
 Orlando, FL 32896-5005
 14353733 EDI: SEARS.COM May 04 2017 00:53:00 Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
 14353736 +E-mail/Text: paparalegals@pandf.us May 04 2017 00:54:13 Synchrony Bank/AEO Visa,
 c/o Patenaude & Felix, 501 Corporate Dr, Southpointe Ste 205, Canonsburg, PA 15317-8584
 14353737 EDI: RMSC.COM May 04 2017 00:53:00 Synchrony Bank/JC Penney, P.O. Box 965007,
 Orlando, FL 32896-5007
 14353738 EDI: RMSC.COM May 04 2017 00:53:00 Synchrony Bank/Lowes, P.O. Box 965005,
 Orlando, FL 32896-5005
 14353739 EDI: RMSC.COM May 04 2017 00:53:00 Synchrony Bank/Walmart, P.O. Box 965024,
 Orlando, FL 32896-5024
 14353741 +EDI: HFC.COM May 04 2017 00:53:00 Union Plus Credit Card, P.O. Box 17051,
 Baltimore, MD 21297-1051

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 aty* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 29

Date Rcvd: May 03, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2017 at the address(es) listed below:

Dai Rosenblum on behalf of Debtor Brenda A. Minto dunmyrem@zoominternet.net,
dailaw@earthlink.net;dailaw2@earthlink.net;pjbz@zoominternet.net;jmpl24@yahoo.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert Shearer information@robertshearer.com, rshearer@ecf.epiqsystems.com;rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
rshearer@ecf.epiqsystems.com;rspclaw@gmail.com

TOTAL: 5